UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO
EASTERN DIVISION

In Re:	)	**Chapter 13 Case No.: _10_ - _50684__ - _MSS**
	)	
ROBERT TRACY VANEK	)	**Judge Marilyn Shea-Stonum**
LINDA MARIE VANEK	)	
Debtor(s).	)	**_X_ Original Chapter 13 Plan**
	)	**___ _____ Amended Chapter 13 Plan****
	)	**_x__ See Paragraph Twelve for Special Provisions**

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ATTENTION CREDITORS - YOUR RIGHTS MAY BE AFFECTED

The purpose of this plan is to organize how claims are proposed to be paid and allow users of the plan to easily review the plan for specific items and treatment under the plan. Creditors must exercise their own judgment in deciding whether to accept or oppose the plan. Creditors should read this plan carefully and discuss it with their attorney. Anyone who wishes to oppose any provision of this plan must file with the Court a timely written objection. This plan may be confirmed and become binding without further notice or hearing unless a timely written objection is filed. **Creditors must file a proof of claim with the court in order to receive distributions under this plan. Absent an objection by the Debtor(s) or other party in interest, the Trustee shall pay claims as filed. Secured claims must have proof of security attached. Creditors claiming a right to interest should state the interest rate on the front page of the proof of claim.**

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** Reason Plan is being amended

1. PLAN PAYMENTS

Within 30 days of the filing of this bankruptcy case, the Debtor or Debtors (hereinafter "Debtor") shall commence making monthly plan payments (the "Monthly Plan Payment") pursuant to 11 U.S.C. §1326(a)(1), as follows:

A. To the Chapter 13 Trustee (hereinafter "Trustee"): $__764.00_ per month, payable in
___ monthly ___ semi-monthly ___ bi-weekly _X_ weekly installments of $__176.31_ each,

__x_ The Debtor is employed (City of Akron, 166 S. High St., Rm. 505, Akron, Ohio 44308) and shall make payment by payroll deduction.

____ The Debtor is self-employed and shall make payments to the Trustee by cashier check or money order.

____ The Debtor is retired and/or has (source of income) and shall make payments to the Trustee by check or money order.

The Debtor further proposes to devote all annual income tax refunds greater than $1,500.00 (Fifteen Hundred Dollars), excluding child care, educational, and earned income credits to the repayment of creditors under this Plan. Upon application by the Debtor(s), and for good cause shown, the Court may consider and may grant a temporary suspension of plan payments without hearing or notice. A suspension of plan payments, if approved by the Court, will not reduce the total amount of repayment creditors are to receive under the plan.

2. ADEQUATE PROTECTION PAYMENTS PRIOR TO CONFIRMATION

Concurrent with the filing of this plan, the Debtor has filed an agreed entry with the Trustee authorizing the Trustee to make adequate protection payments to the following creditors. Pursuant to 11 U.S.C. Section 102, creditors shall have 20 days to review the agreed entry for adequate protection payments and file an objection if the creditor opposes the adequate protection payment.

Creditor and Collateral	Account #	Address	Amount

2. ORDER OF DISTRIBUTION

After confirmation of this plan, funds available for distribution will be paid monthly by the Trustee in the following order: (i) Trustee's authorized percentage fee and/or administrative expenses; (ii) attorney fees as allowed under applicable rules and guidelines; (iii) monthly payments as provided for in Paragraphs 4, 5 and 6; (iv) priority domestic support obligation claims pursuant to 11 U.S.C. §507(a)(1); (v) other priority unsecured claims pursuant to 11 U.S.C. §507(a); and (vi) general unsecured claims. If the Trustee has received insufficient funds from the Debtor to make the monthly payment to secured creditors, the Trustee may pay use best efforts to pay secured creditors from the funds on deposit with the Trustee on the date of distribution. Should the Debtor's plan payments result in the completion of payments to unsecured and priority creditors while leaving a balance owing to secured creditors, the Trustee is authorized to remove the fixed monthly payment amounts to finish payment to secured creditors on a pro rata basis in order to expedite payment to the secured creditors.

3. CLAIMS SECURED BY REAL PROPERTY

A. Mortgage and Real Estate Tax Arrearages

Trustee shall pay the monthly payment amount to allowed claims for mortgage arrearages and real estate tax arrearages in equal monthly payments. Trustee will pay interest on the mortgage arrearage if the proof of claim provides for interest, unless an objection to the claim is filed and an order is entered disallowing the requested interest. Note: The interest rate requested by the creditor should be stated on the front of the proof of claim. Debtor shall pay all post-petition mortgage payments and real estate taxes as those payments ordinarily come due beginning with the first payment due after the filing of the case.

Creditor	Property Address	Estimated Arrearage Claim	Monthly Payment (Paid by Trustee)

B. Liens and Other Claims secured by Real Estate

	Property	Amount to be Paid	Interest	Monthly Payment

Creditor	Address	Through the Plan	Rate	(Paid by Trustee)
BB & T	271 Schrop Ave.	** Paid directly by debtors outside Plan		
Charter One Bank	271 Schrop Ave.	** Lien to be reduced to unsecured		
Old Republic Equity	271 Schrop Ave.	** Lien to be reduced to unsecured		
Internal Revenue Service	271 Schrop Ave.	** Lien to be reduced to unsecured		

5. CLAIMS SECURED BY PERSONAL PROPERTY

A. Secured Claims to be Paid in Full Through the Plan:

Trustee shall pay the following claims in full and in equal monthly payments.

Creditor	Collateral Description	Claim Amount	Interest Rate	Monthly Payment (Paid by Trustee)
Akron Police Dept. C.U.	2007 Hinda Pilot	$19,852.74	* To be paid outside plan (continuation of automatic payroll deduction)	

6. FEDERAL TAX LIENS SECURED BY REAL AND PERSONAL PROPERTY

Claim Amount	Interest Rate	Monthly Payment (Paid by Trustee)
Internal Revenue Service	** Lien to be reduced to unsecured	

7. DOMESTIC SUPPORT OBLIGATIONS

Debtor ___ does _X_ does not have domestic support obligations pursuant to 11 U.S.C. §101(14A).

If the Debtor does have domestic support obligations:
The holder(s) of any claims for domestic support obligations pursuant to 11 U.S.C. §1302(d) are as specified below. If the holder of a claim is a minor, the name and address of the minor holder shall be disclosed to the Trustee contemporaneously with the filing of this plan in compliance with 11 U.S.C. §112.

Holder Name	Address of Holder	Address of Child Enforcement Support Agency (Mandatory)

Trustee shall pay pursuant to 11 U.S.C. §507(a)(1) on a pro-rata basis the allowed arrearage claims for domestic support obligations. Debtor shall pay all post-petition domestic support obligations as those payments ordinarily come due.

Creditor Name	Creditor Address	Estimated Arrearage Claim

8. OTHER PRIORITY CLAIMS

Trustee shall pay pursuant to 11 U.S.C. §507(a) on a pro-rata basis other allowed unsecured priority claims.

Creditor	Claim Amount
Internal Revenue Service	$10,416.34
State of Ohio	$11,188.49
City of Akron	$4,791.42

9. GENERAL UNSECURED CLAIMS

Unsecured creditors shall be paid __2___ % of timely filed and non-disputed general non-priority unsecured claims.

10. PROPERTY TO BE SURRENDERED

Debtor will surrender the following property no later than 30 days from the filing of the case unless specified otherwise in the plan. The creditor may file a claim for the deficiency and will be treated as a non-priority unsecured creditor. Any unsecured deficiency claim must be filed within 180 days from the date that the petition is filed. A deficiency claim filed beyond the 180 days must be allowed by separate order of the Court.

Creditor	Property Description

11. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

All executory contracts and unexpired leases are rejected except the following, which are assumed and shall be paid directly by the Debtor to the creditor:

Creditor	Property Description

12. SPECIAL PROVISIONS

(a) Property of the estate shall revest in the Debtor upon confirmation Unless otherwise ordered, the Debtor shall remain in possession of all property of the estate during the pendency of this case.

(b) Notwithstanding the automatic stay, secured creditors and lessors provided for in Paragraph 4(A) and 11 of this plan may continue to mail customary notices or coupons to the Debtor.

(c) Creditors may file a claim pursuant to Bankruptcy Code section 1305 when permitted by law and shall be paid as allowed.

_/s/ Robert Tracy Vanek _______
ROBERT TRACY VANEK, DEBTOR

_/s/Linda Marie Vanek______________________
LINDA MARIE VANEK, DEBTOR

_/s/ Christine K. Corzin___________
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